

WE CLAIM:

1. A method for electronically routing billing information over a communications network using an open financial exchange communication protocol, comprising;

- providing billers and customers to participate in an electronic bill payment and presentment system having a centrally located mainframe system;
- providing a plurality of customer service providers to interface with one or more of said customers;
- providing a plurality of biller service providers to interface with one or more of said billers and to collect said billing information from said billers with respect to one or more of said customers;
- providing a centrally located switching system coupled to said bill payment and presentment system for coordinating the routing of messages between said customer service providers and biller service providers;
- generating at said customer service provider or at said biller service provider mainframe application files comprising said messages;
- forwarding said mainframe application files in batch mode to said centrally located mainframe system; and
- converting at said switching system said mainframe application files into Internet accessible addresses for delivery of said messages over the Internet to one or more intended recipients comprising at least one of said customer service providers or said biller service providers.

2. The method of claim 1 wherein said converting step comprises:

providing a file distribution agent for appending to said mainframe application files a HTTP header; and

using a look-up table to determine the Internet accessible addresses.

3. The method of claim 2 further comprising:

pushing said messages to one or more of said customer service providers; and

bursting said messages to two or more of said plurality of biller service providers.

4. In a bill payment and presentation system, a method for electronically routing billing information over a communications network using an open financial exchange communication protocol, comprising:

providing a switching system for routing messages including said billing information between one or more customer service providers and one or more biller service providers;

providing multiple connectivity options into said switching system, said options including an open connection over public lines and a closed-line connection;

forwarding by one of said customer service providers or one of said biller service providers mainframe application files including said messages with one or more intended recipients over said closed-line connection to said switching system;

converting at said switching system said mainframe application files into Internet accessible addresses for delivery of said messages to said intended recipients over said public lines.